Application number: 09/827788

Art Unit: 3625

Examiner: Robert Rhode. Applicant: Khai Hee Kwan

Title: Computer Network Method for conducting payment over a network by debiting

Date: 3/26/2006 Time: 1:34:26 PM

and crediting telecommunication accounts.

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

TO: Commissioner for Patents Alexandria, VA 22313-1450

Sir:

From: Chris Kwan To: Robert Rhode

RE: Election/Restriction for the application 09/827788 as per Action Letter mailed March 16 2006 referencing Applicant's communication dated March 1 2006.

The Applicant elects Claims 33-45 (Group II) detailed at page 2 to page 10. Status Identifier for said claims have been amended to "Previously Presented" to distinguish from the earlier original RCE application faxed Feb 26 2006. (Note the examiner cited March 1 2006). Claim 39 has been amended for clarity and has no new matters. The applicant has also included NEW claim 46 for further consideration being part of subject matter in Group II. It is, however, respectfully noted that the mere fact that the application contains both computer system/readable storage medium storing instructions and method claims does not mandate restriction. See MPEP 803.01. In particular when Group I recites necessary structures that are also found in Group II. Similarly, further search could be done without necessarily issuing a restriction requirement. Accordingly, reconsideration regarding restriction is respectfully requested. Should a restriction requirement nevertheless issue with respect to claims 33-46, Applicant would appreciate an express statement consistent with MPEP 803.01 that claims 33-47 are patentable nonobvious over claims 1-6,20.

Yours truly,

Khai H Kwan

Customer Number 023336.

25 March 2006